



Terms and Conditions

1. The promotional period of this promotion is from 1 January 2019 to 31 December 2019, both dates inclusive ("the Promotional Period"). The registration period is from 1 January 2019 to 31 March 2019, both dates inclusive ("the Registration Period").
2. This promotion applies to customers holding any Macau patacas / Hong Kong dollar personal primary or combined additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") in Macau Special Administrative Region ("Macau") (each an "Eligible Credit Card"). Customers holding any Eligible Credit Cards shall be referred to as the "Cardholders" herein below.
3. In order to participate this promotion and be eligible for the extra 1X Reward Point ("Offer"), Cardholders are required to register during the Registration Period via our customer service hotline (853) 2832 2813 or at any of our branches in Macau during business hours (Monday to Friday, from 9 am to 4:30 pm, except Saturday, Sunday and Macau Bank holidays. The registration can be completed before or after any relevant transaction has been conducted. No Reward Point will be awarded to Cardholders who fail to successfully register during the Registration Period. Each Cardholder only needs to register any of his/her Eligible Credit Cards once during the Registration Period. All new Cardholders who successfully apply for an Eligible Credit Card and meet the Monthly Spending Requirement during the Promotional Period will be automatically registered for the Offer.
4. Cardholders who have successfully made the Registration and conducted Eligible Transaction(s) (as defined in Clause 5 below) with an Eligible Credit Card for a cumulative monthly Net Spending Amount (as defined in Clause 6 below) of MOP/HKD 1,500 or above (subject to the settlement currency of that particular credit card) (the "Monthly Spending Requirement") are entitled to receive an extra 1 time (1X) Reward Point rebate (e.g. 1 Reward Point for every MOP/HKD \$1 spending of the total relevant spending amount x 1 time) on the Eligible Transactions. Each month refers to each period from 1 January 2019 to 31 January 2019, 1 February 2019 to 28 February 2019, 1 March 2019 to 31 March 2019, 1 April 2019 to 30 April 2019, 1 May 2019 to 31 May 2019, 1 June 2019 to 30 June 2019, 1 July 2019 to 31 July 2019, 1 August 2019 to 31 August 2019, 1 September 2019 to 30 September 2019, 1 October 2019 to 31 October 2019, 1 November 2019 to 30 November 2019 and 1 December 2019 to 31 December 2019. The maximum Reward Points to which a Cardholder is entitled to as follows:

	Maximum Reward Points earned for each month	Maximum Reward Points earned during the Promotion Period
Extra 1X Reward Point for all Eligible Transactions	50,000	600,000

5. "Eligible Transactions" refer to any overseas transactions determined by the Bank conducted with an Eligible Credit Card during the Promotional Period and posted on the Bank's system before the Offer is provided to the Eligible Cardholder. Overseas transactions are transaction with original sales slip or official payment record conducted in any currencies except (i) Macau patacas transaction settled by Macau patacas credit card, and (ii) Hong Kong dollars transaction settled by Hong Kong dollar credit card. The transaction amount will be based on the currency and amount in Macau/ Hong Kong dollars (subject to the settlement currency of that

particular credit card) after conversion posted in the credit card statement. Eligible Transactions do not include cash advances, annual fees, finance charges, casino transactions, instalment plans, bill payments, insurance payments, unposted / cancelled / refunded transactions.

6. "Net Spending Amount" means the final transaction amount charged to an Eligible Credit Card after all applicable discounts, reductions and use of coupons.
7. The Extra Reward Point will be awarded in addition to the basic Reward Points under the basic Reward Points Programme that is offered by the Bank.
8. The Reward Point is calculated with reference to the transaction dates of the Eligible Transactions. All Eligible Transactions effected by the same Cardholder under various Eligible Credit Cards will be combined for the purpose of calculating the maximum amount of Reward Point available to the same Cardholder (with the same identity document). Primary Cardholder and additional Cardholder under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the Offer under this promotion using the Eligible Credit Cards under their respective names.
9. The Bank will determine the eligibility of Cardholders and the applicable Reward Point based on the Cardholders' transaction records held with the Bank. Completion of the Registration does not guarantee any confirmation of the eligibility of a card, transaction(s) or a Cardholder for purposes of calculating the Reward Point.
10. Upon verification and confirmation by the Bank that an Eligible Transactions is qualified for the Reward Point, the corresponding Reward Points will be automatically credited to the Cardholder's registered Eligible Credit Card account according to the time frame as set out in the table below (the "Fulfilment Period"). The earned Reward Points for the Promotional Period will be rounded up to the nearest integer.

	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
Transaction Period	1 January 2019 to 31 March 2019	1 April 2019 to 30 June 2019	1 July 2019 to 30 September 2019	1 October 2019 to 31 December 2019
Reward Points credited by	June 2019	September 2019	December 2019	March 2020

11. The Reward Points cannot be converted into cash and are not transferable.
12. Cardholders must keep all original sales slips in respect of the Eligible Transactions. In case of any disputes, the Bank reserves the right at any time during or after the Promotional Period to request a Cardholder to submit the relevant original sales slips and/or such further documents or evidence as may be required for inspection. All sales slips and such other documents or evidence submitted to the Bank will be retained by the Bank and will not be returned to the Cardholders.
13. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and the Reward Point fulfilment period will be eligible for the offers.
14. Where the Reward Point has been credited to a credit card account and there is a subsequent reversal of any transaction(s) in respect of which the Reward Point was awarded, the Bank has the right to deduct such Reward Point directly from the credit card account without prior notice.
15. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). The Bank further reserves the right to

deduct any Reward Point awarded under this promotion directly from the relevant credit card account without prior notice.

16. The terms and conditions of (i) the Cardholder's credit card agreement with the Bank and (ii) the Reward Points programme will continue to apply. The Offer under this promotion are subject to these terms and conditions. The Bank reserves the right to amend the relevant terms and conditions and to terminate this promotion at any time.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Macau Special Administrative Region.
19. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.